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1/23/20 9:07 am
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U.S. BANKRUPTCY
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:)
) **Bankruptcy No. 18-70264-JAD**
JOAN FOY ALBRIGHT,) **Chapter 13**
Debtor.) **Related to ECF No. 55**
) **X**

ORDER DENYING CONFIRMATION OF CHAPTER 13 PLAN

AND NOW, this **23rd** day of **January 2020**, after a hearing having been held on January 23, 2020 on the Debtor's Amended Chapter 13 Plan dated November 14, 2019 (ECF No. 55), and the objections thereto, and upon consideration of arguments and statements of counsel at the hearing held thereon, and for the reasons stated on the record of the hearing,

IT IS HEREBY ORDERED THAT CONFIRMATION OF THE AMENDED CHAPTER 13 PLAN IS DENIED because the Plan is not feasible as it is contingent on litigation which is uncertain. See, e.g., In re Yeager, 2004 WL 422049, at *3 (Bankr. E.D. Pa. Feb. 18, 2004) ("A plan dependent on an uncertain litigation outcome cannot be confirmed because it simply is not feasible.").

IT IS SO ORDERED.

BY THE COURT,


JEFFERY A. DELLER mas
United States Bankruptcy Judge

Dated: January 23, 2020

Court Administrator to serve:
Debtor
Debtor's Counsel
Chapter 13 Trustee
Jerome Blank, Esq.
All creditors and parties in interest

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Joan Foy Albright
 Debtor

Case No. 18-70264-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: culy
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 12

Date Rcvd: Jan 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2020.

db +Joan Foy Albright, 6683 Quaker Valley Road, P.O. Box 102, Alum Bank, PA 15521-0102
 14808918 +BAC Home Loan Servicing LP, 6400 Legacy Drive, Plano, TX 75024-3609
 14808921 +Federal National Mortgage Association, 3900 Wisconsin Avenue, NW, Washington, DC 20016-2806
 14868414 +Federal National Mortgage Association (Fannie Mae), P.O. Box 1047, Hartford, CT 06143-1047
 14808922 +First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
 14808923 +I C System, Inc., P.O. Box 64378, Saint Paul, MN 55164-0378
 15067697 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
 14808925 ++SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Seterus, ATTN: Bankruptcy Department, PO Box 1047, Hartford, CT 06143-1047)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. 14808919 +E-mail/Text: bankruptcynotices@dcicollect.com Jan 24 2020 02:58:07 Diversified Consultants, P.O. Box 551268, Jacksonville, FL 32255-1268

14808920 +E-mail/Text: bknotice@ercbpo.com Jan 24 2020 02:57:55 Enhanced Recovery Company, P.O. Box 57547, Jacksonville, FL 32241-7547

14808924 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 24 2020 02:54:57 Portfolio Recovery Associates, 120 Corporate Boulevard, Suite 100, Norfolk, VA 23502

14815991 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 24 2020 02:54:13 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE")
 cr Federal National Mortgage Association
 cr Federal National Mortgage Association et al
 cr Nationstar Mortgage LLC d/b/a Mr. Cooper

TOTALS: 4, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 25, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2020 at the address(es) listed below:

David A. Colecchia on behalf of Debtor Joan Foy Albright colecchia542@comcast.net, dcolecchia@my-lawyers.us; jmonroe@my-lawyers.us; sshipley@my-lawyers.us; rjuliano@my-lawyers.us; ekudlock@my-lawyers.us
 David A. Colecchia on behalf of Plaintiff Joan Foy Albright colecchia542@comcast.net, dcolecchia@my-lawyers.us; jmonroe@my-lawyers.us; sshipley@my-lawyers.us; rjuliano@my-lawyers.us; ekudlock@my-lawyers.us
 James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmlawgroup.com
 James A. Prostko on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE") pawb@fedphe.com
 Jerome B. Blank on behalf of Creditor Federal National Mortgage Association et al pawb@fedphe.com
 Jerome B. Blank on behalf of Creditor Federal National Mortgage Association pawb@fedphe.com
 Jodi L. Hause on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE") jodi.hause@phelanhallinan.com, pawb@fedphe.com
 Justin P. Schantz on behalf of Debtor Joan Foy Albright jschantz@my-lawyers.us, colecchia542@comcast.net; office@my-lawyers.us; sshipley@my-lawyers.us; jmonroe@my-lawyers.us; rjuliano@my-lawyers.us; ekudlock@my-lawyers.us

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Karina Velter on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
amps@manleydeas.com
Karina Velter on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
amps@manleydeas.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Zanetta M. Ford on behalf of Defendant Safeguard Properties, LLC zanetta@foehllaw.com
TOTAL: 13